

ONLINE PAYMENT Terms & Conditions

Terms and conditions for CAFS website

Any dispute or claim arising out of or in connection with this website shall be governed and construed in accordance with the laws of the Kingdom of Saudi Arabia. The Kingdom of Saudi Arabia is our country of domicile, and the governing law is the local law.

Customer using the website who are Minor /under the age of 18 shall not register as a User of the website and shall not transact on or use the website.

We accept payments online using Visa and MasterCard credit/debit card in Saudi Riyal (SAR) and Euro (EUR).

The cardholder must retain a copy of transaction records and Merchant policies and rules.

User is responsible for maintaining the confidentiality of his account.

The Website Policies and Terms & Conditions may be changed or updated occasionally to meet the requirements and standards. Therefore, customers are encouraged to frequently visit these sections in order to be updated about the changes on the website. Modifications will be effective on the day they are posted.

Privacy Policy

All credit/debit cards' details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties.

If you make a payment for our products or services on our website, the details you are asked to submit will be provided directly to our payment provider via a secured connection.

Merchant will not pass any debit/credit card details to third parties.

Merchant takes appropriate steps to ensure data privacy and security including through various hardware and software methodologies. However, cafs.org.sa cannot guarantee the security of any information that is disclosed online.

The merchant is not responsible for the privacy policies of websites to which it links. If you provide any information to such third parties different rules regarding the collection and use of your personal information may apply. You should contact these entities directly if you have any questions about their use of the information that they collect.

Some of the advertisements you see on the Site are selected and delivered by third parties, such as ad networks, advertising agencies, advertisers, and audience segment providers. These third parties may

collect information about you and your online activities, either on the Site or on other websites, through cookies, web beacons, and other technologies in an effort to understand your interests and deliver to you advertisements that are tailored to your interests. Please remember that we do not have access to, or control over, the information these third parties may collect. The information practices of these third parties are not covered by this privacy policy. Kindly remove any other statements that contradicts with the above statements.

For more information on our Private Data Policy, please read our Private Data Policy Notice, here on our website: https://cafs.org.sa/ova_doc/cafs-private-data-policy-notice-july-2023/

Payments

Confirmation of payment for products and services on our website will be sent to Customers by email, to the email address that Customers have provided when making the payment.

will NOT deal or provide any services or products to any of OFAC (Office of Foreign Assets Control) sanctions countries in accordance with the law of the Kingdom of Saudi Arabia.

Multiple transactions may result in multiple postings to the cardholder's monthly statement.

Refund policy

Refunds will be made onto the original mode of payment and will be processed within 10 to 45 days depends on the issuing bank of the credit card.

Refunds will be made as follows:

- For membership fees, please consult our Terms & Conditions for Membership Application here on our website: https://cafs.org.sa/ova_doc/cafs-membership-application-terms-conditions/
- For events and other services, please refer to the specific conditions for refund mentioned for each of them on the related pages on our website.

There will be no refund or cancellation outside of the specific conditions detailed on the concerned page of each service and/or activity.

For more information on our refund and cancellation policy, please contact: Mr. Guillaume Rebiere, Chief of staff, by email at: g.rebiere@cafs.org.sa.